



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/085,937 Confirmation No.: 4374  
Applicant(s): Hyypa et al. Art Unit: 2687  
Filed: February 28, 2002 Examiner: Doan, Phuoc Huu  
Title: ELECTRONIC TRANSACTIONS

Docket No.: 042933 / 302191  
Customer No.: 00826

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY**  
**37 C.F.R. §§ 1.111**

Sir:

In response to the Office Action dated **September 23, 2005**, please consider the following remarks/arguments:

**Remarks/Arguments in Response to the Office Action** begin on page **2** of this paper.